

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF IDAHO

U.S. COURTS

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REC'D _____ FILED _____
CAMERON S. BURKE,
CLERK. IDAHO

In Re:

KEITH DELGADO
ESTELLA DELGADO

Debtor(s)

Chapter 13
Case 02-40892
TRUSTEE'S FINDINGS
AND RECOMMENDATIONS

Trustee: L.D. Fitzgerald
Debtor's Attorney: P. Bruce Palmer
Date of Hearing August 13, 2002

Trustee's Findings and Recommendations

- yes (1) The plan complies with the requirements of Chapter 13 Title 11 USC.
Yes (2) Required fees have been paid.
yes (3) Plan is proposed in good faith.
_____ (4) Value of the property to be distributed is \$_____.
The amount that would be paid to unsecured creditors in a Chapter 7 is \$_____.
yes (5) Section 1325(a) (5) of the Bankruptcy Code is satisfied.
yes (6) Debtor will be able to make payments and comply with the Plan.
No (7) Trustee's recommendations as to Confirmation
_____ Yes Xxx No.

MATTERS IN ISSUE: No Objections to Confirmation have been filed.

An amended plan is to be filed which will include increase the term of the repayment to a secured creditor, Southeast Financial. Trustee believes this will effect the secured creditor and therefore they must receive notice of the amended plan. If the secured creditor will sign off on an Order of Confirmation the amended plan could be confirmed. Amended plan will be filed on the Official Form.

Debtors Plan Payments are current.

Dated: August 8, 2002


L.D. Fitzgerald, Trustee

cc: P. Bruce Palmer
Sent by fax

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